



# **NEWS & VIEWS**

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**Eric Ness, District Director**  
**U.S. Small Business Administration-Wisconsin**  
<http://www.sba.gov/wi>  
**Jan Wipijewski, Editor – (414) 297-1096**

**SBA News and Views** is a monthly publication of the SBA Wisconsin District Office. Its purpose is to provide Wisconsin lenders and small business leaders with up-to-date information on SBA programs and small business issues. It is distributed at no cost, and the reprinting of articles is encouraged.

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## **DISTRICT DIRECTOR SELECTED TO HEAD WISCONSIN SMALL BUSINESS ADMINISTRATION**

**Eric Ness** has been selected as Wisconsin's SBA District Director and will be responsible for overseeing all SBA programs in the state of Wisconsin. Eric takes over the SBA in Wisconsin with a loan portfolio of 4,828 active loan guarantees worth \$759 million. In Fiscal Year 2001, which ended on September 30, 2001, Wisconsin small businesses received 1,046 loan guarantees totaling approximately \$243 million. Also, 19 of the 41 businesses in the 8(a) business development program received approximately \$8 million in government contracts.

"Small Business owners in Wisconsin have an outstanding advocate in Eric Ness," said SBA Acting Regional Administrator Jan Wolfe. "His experience, knowledge and dedication make him a tremendous asset as a member of SBA's management team."

Eric says, "I am honored to have been chosen as Wisconsin's SBA District Director. I was brought up in a family that owned a small business

and being an SBA District Director affords me the opportunity to bring this experience to the small businesses of Wisconsin in fulfilling SBA's mission of promoting the growth and enhancement of small businesses throughout our state."

Eric started with the Small Business Administration as a Commercial Loan Officer in the Portfolio Management Division. He was responsible for the full range of loan servicing and liquidation duties. In 1993, he served as a Commercial Loan Officer in the Finance Division conducting analysis of commercial credit and making recommendations on SBA's ability to guarantee loans. In January, 1998, Eric was named Assistant Director of Economic Development.

From February 1999 until January of 2001, Eric served as the acting District Director for Wisconsin's SBA and again from October 2001 until he was selected, from a number of applicants, as the District Director.

Before joining the SBA, Eric served as a business analyst for Impact Seven and was general manager of Western Wisconsin Development Corporation.

Eric is a native of Cumberland, Wisconsin. He graduated from the University of Minnesota and later obtained a Masters in Business

Administration from Southern Methodist University in Dallas, Texas.  
**CONGRATULATIONS ERIC!**

## **NATIONAL WOMEN'S HISTORY MONTH**

Every March, the U.S. Small Business Administration celebrates **National Women's History Month** honoring American women who have played a unique role in the history of the Nation. This year's theme, **"Women Sustaining the American Spirit"** highlights the diverse and interlocking stories of women who have nurtured and affirmed the American spirit. American women of every culture, class, and ethnic background have made historic contributions to the growth and strength of our Nation in countless ways.

To help focus on the rich and complex ways women embody the American spirit, the National Women's History Project (an educational nonprofit organization helping deliver the message of who American women are and what they have accomplished) is showcasing six women honorees. These women's remarkable lives span most of the 20<sup>th</sup> century and their achievements have paved the way for a larger sense of

possibility in the America of the 21<sup>st</sup> century.

Breaking through the gender barrier, Alice Coachman became the first African American woman to win an Olympic gold medal in track and field when she broke the Olympic record in the high jump in 1948. A passionate leader in the struggle for equality and human rights for all people, Dorothy Height, has worked as President of the National Council of Negro Women (NCNW) for over 40 years. To help create better working conditions for migrant farm workers, Delores Huerta, along with Cesar Chavez, co-founded and led the United Farm Workers Union. Escaping Nazi terrorism when she was 17 years old, Gerder Lerner became the foremost pioneer in defining the scope and importance of the field of women's history and in 1981 was the first woman in 50 years to be elected president of the Organization of American Historians. Knowing the importance of challenging stereotypes, Congresswoman Patsy Mink, the first Asian American woman elected to the U.S. House of Representatives, played a key role in the enactment of Title IX, which is dramatically expanding the opportunities for women in education. Celebrating and keeping alive the spirit of the Dakotah/Hidatsa people through storytelling, Mary Louise Defender Wilson's work serves as an essential cultural bridge as America moves into the 21<sup>st</sup> century.

Women continue to help share our Nation's future. They account for nearly half of all workers. Women hold 75 seats in the United States Congress, more than at any time in our country's history. Through their tireless service on a daily basis, the women of our Nation have woven the fabric of families and communities.

## SMALL BUSINESS DEVELOPMENT CENTERS

The U.S. Small Business Administration (SBA) administers the Small

Business Development Center Program to provide management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations.

The program is a cooperative effort of the private sector, the educational community and federal, state and local governments. It enhances economic development by providing small businesses with management and technical assistance.

There are now 58 small business development centers – one in every state (Texas has four), the District of Columbia, Guam, Puerto Rico, Samoa and the U.S. Virgin Islands – with a network of nearly 1,000 service locations. In each state there is a lead organization which sponsors the SBDC and manages the program. The lead organization coordinates program services offered to small businesses through a network of subcenters and satellite locations in each state. Subcenters are located at colleges, universities, community colleges, vocational schools, chambers of commerce and economic development corporations.

SBDC assistance is tailored to the local community and the needs of individual clients. Each center develops services in cooperation with local SBA district offices to ensure statewide coordination with other available resources.

Each center has a director, staff members, volunteers and part-time personnel. Qualified individuals recruited from professional and trade associations, the legal and banking community, academia, chambers of commerce and SCORE (the Service Corps of Retired Executives) are among those who donate their services.

SBDCs also use paid consultants, consulting engineers and testing laboratories from the private sector to help clients who need specialized expertise.

## Funding

The SBA provides 50 percent or less of the operating funds for each state SBDC; one or more sponsors provide the rest. These matching fund contributions are provided by state legislatures, private sector foundations and grants, state and local chambers of commerce, state-chartered economic development corporations, public and private universities, vocational and technical schools, and community colleges, etc. Increasingly, sponsors contributions exceed the minimum 50 percent matching share.

## What the Program Does

The SBDC Program is designed to deliver up-to-date counseling, training and technical assistance in all aspects of small business management. SBDC services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering and technical problems and feasibility studies. Special SBDC programs and economic development activities include international trade assistance, technical assistance, procurement assistance, venture capital formation and rural development.

The SBDC's also make special efforts to reach minority members of socially and economically disadvantaged groups, veterans, women and the disabled. Assistance is provided to both current or potential small business owners. They also provide assistance to small businesses applying for Small Business Innovation and Research (SBIR) grants from federal agencies.

## Eligibility

Assistance from an SBDC is available to anyone interested in beginning a small business for the first time or improving or expanding an existing small business, who cannot afford the services of a private consultant.

## Additional Information

In addition to the SBDC Program, the SBA has a variety of other programs and services available. They include training and educational programs, advisory services,

publications, financial programs and contract assistance. The agency also offers specialized programs for women business owners, minorities, veterans, international trade and rural development.

For the SBDC office nearest you contact our Wisconsin offices at (414) 297-3941 or (608) 441-5263; visit our website [www.sba.gov/wi/wisbdc.html](http://www.sba.gov/wi/wisbdc.html) or call the Small Business Answer Desk at 1-800-8-ASK-SBA.

## SBA/CANADA WORKING RELATIONSHIP

Canada is the United States' number one trading partner. Bilateral trade between the two countries accounts for about \$1 billion every day of the year. Canada and the U.S. have an almost equal share of women business owners – between 36 percent and 40 percent.

It is estimated that early in the 21<sup>st</sup> century, women will own fully half of all U.S. businesses. The 8.5 million women-owned firms employ 23.8 million Americans – one quarter of all workers. They contribute \$3.1 trillion in sales and revenues to the U.S. economy. But **less than 2 percent** of total American export sales are conducted by companies owned by women.

Canadian International Trade Minister Sergio Marchi and the U.S. Small Business Administration (SBA) organized a trade mission for 150 Canadian women small business owners to the U.S. in the fall of 1997.

The Canada/USA Businesswomen's Trade Summit 1999 was held in Toronto, Canada from May 17-21. SBA's staff recruited over 110 U.S. women small business owners to participate in the Summit. Five sectors were identified for the Trade Summit: information technologies, healthcare and medical products, business and professional services, consumer products, and food products.

During the Toronto policy forum, participants discussed important

cross-border issues with Canadian and U.S. policy-makers. Matchmaking of businesses took place, leading to a substantial number of trade actions and joint venture partnerships.

On May 18, 1999, Minister Marchi, the SBA and the Department of Commerce signed a Joint Summit Declaration that called for:

- Enhancing involvement of women business owners in the development of business promotion policy for more women across our mutual border;
- Increasing and more efficient trade between our two nations;
- Expanding dialogue between Canadian & U.S. businesses to include businesswomen in other countries, such as Mexico; and
- Pursuit of joint trade promotion and trade facilitation activities, and sharing of best practices.

As a follow-up to the Businesswomen's Trade Summit, SBA conducted a special session at the Global Business Summit in October 1999 in Washington, D.C. SBA arranged "NAFTA Business Matches" between the attendees of the summit from the U.S., Mexico and Canada. The agency also used the forum to collect information on issues relating to trade policies between the three NAFTA countries. Twenty-five women business owners attended the summit.

## WISCONSIN VENTURE CONFERENCE

The Wisconsin Venture Conference-Milwaukee is the premier spring forum for showcasing some of the most promising business opportunities in the state and the Midwest to an audience of private equity corporate, angel and venture investors. This year's annual Wisconsin Venture Conference-Milwaukee is scheduled for May 8 & 9, 2002 in Milwaukee, Wisconsin.

The Wisconsin Venture Conference-Milwaukee is currently accepting applications from private companies seeking additional capital.

This Conference welcomes in-state and out-of-state applicants.

- No cost to apply
- Applications due by March 22, 2002
- E-mail your 3 page executive summary to [info@winfoundation.org](mailto:info@winfoundation.org) (see website for details).

Company participation information and application requirements for the venture conference can be viewed at [www.wisconsinventureconference.com](http://www.wisconsinventureconference.com)

The Wisconsin Venture Conference-Milwaukee is produced by The Wisconsin Technology Council [www.wistec.com](http://www.wistec.com), The Wisconsin Venture Network [www.wisconsinventurenetwork.org](http://www.wisconsinventurenetwork.org) and the Wisconsin Innovation Network <http://www.winfoundation.org/>.

For more information, contact William Corallini, Jr., at (262) 275-6808: E-mail: [bill@autumnwoodfinancial.com](mailto:bill@autumnwoodfinancial.com)

**Has your small business been affected because a key employee was called to active duty?**

An SBA Economic Injury Disaster Loan with a 4% fixed interest rate might help.

*“This program provided the money I needed. I encourage fellow reservists to contact the SBA.”*

*~Robert Banas, Owner  
Bob's Pizza  
North Tonawanda, NY*

1-800-U ASK SBA [www.sba.gov](http://www.sba.gov)



All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

**FEBRUARY BANK APPROVALS IN ALPHABETICAL ORDER**

|   |  |                  |           |
|---|--|------------------|-----------|
| 2 | Abbotsford State Bank                        | Wausau           | 180,000   |
| 2 | Amcore Bank NA Rockford                      | Rockford, IL     | 301,200   |
| 1 | American National Bank                       | Appleton         | 55,000    |
| 1 | Anchor Bank SSB                              | Appleton         | 150,000   |
| 3 | Associated Bank NA                           | Green Bay        | 615,000   |
| 1 | Bank One Wisconsin                           | Milwaukee        | 25,000    |
| 2 | Baylake Bank                                 | Sturgeon Bay     | 452,500   |
| 1 | Bonduel State Bank                           | Bonduel          | 148,000   |
| 1 | Business Loan Center                         | Richmond, VA     | 1,050,000 |
| 1 | Capital Bank                                 | Green Bay        | 15,000    |
| 2 | Charter Bank Eau Claire                      | Eau Claire       | 265,000   |
| 1 | Citizens Bank of Mukwonago                   | Mukwonago        | 150,000   |
| 1 | Citizens State Bank & Trust                  | Fort Atkinson    | 80,000    |
| 1 | Comerica Bank-California                     | Santa Cruz, CA   | 240,000   |
| 9 | Community Bank & Trust                       | Sheboygan        | 1,700,000 |
| 1 | Cuna Credit Union                            | Madison          | 125,000   |
| 1 | Farmers & Merchants State Bank               | Waterloo         | 5,000     |
| 1 | First Bank Financial Centre                  | Oconomowoc       | 50,000    |
| 1 | First Banking Center                         | Monroe           | 65,000    |
| 1 | First Business Bank of Madison               | Madison          | 352,777   |
| 1 | First National Bank                          | Montello         | 120,000   |
| 1 | First National Bank in Manitowoc             | Manitowoc        | 15,000    |
| 5 | First National Bank-Fox Valley               | Neenah           | 758,000   |
| 1 | First State Bank                             | Clintonville     | 390,000   |
| 1 | Firststar Bank NA                            | Cincinnati, OH   | 35,000    |
| 1 | Great Lakes Asset Corporation                | Green Bay        | 332,000   |
| 1 | Hiawatha National Bank                       | Hager City       | 122,000   |
| 1 | Hometown Bank                                | Saint Cloud      | 308,000   |
| 1 | Layton State Bank                            | Milwaukee        | 150,000   |
| 1 | Legacy Bank                                  | Milwaukee        | 150,000   |
| 4 | M&I Marshall & Isley Bank                    | Brookfield       | 274,620   |
| 6 | M&I Marshall & Isley Bank                    | Milwaukee        | 1,410,000 |
| 1 | National Exchange Bank & Trust               | Fond du Lac      | 30,000    |
| 1 | Peoples State Bank                           | Wausau           | 68,000    |
| 1 | Port Washington State Bank                   | Port Washington  | 65,000    |
| 1 | River Bank                                   | La Crosse        | 785,500   |
| 1 | River Cities Bank                            | Wisconsin Rapids | 45,000    |
| 1 | State Bank of Cross Plains                   | Cross Plains     | 150,000   |
| 1 | Union State Bank                             | Kewaunee         | 50,000    |
| 1 | Wells Fargo Bank Minnesota NA                | Minneapolis, MN  | 118,000   |
| 1 | Wells Fargo Bank Minnesota NA                | Minneapolis, MN  | 28,000    |
| 4 | Wisconsin Business Development Finance Corp. | Madison          | 2,437,000 |



## ***THE ALL NEW LENDERS' CONFERENCE***

### ***MEET WITH SBA PERSONNEL***

### **MAY 8 & 9 2002**

***Kalahari Resort***

***Wisconsin Dells***

***Wisconsin***

***For:***

***Bank Presidents, CEO's, Board &  
Chamber Directors, CPA's,  
Commercial Lenders, Tellers, Credit Analysts,  
Collection Managers***

***CONFERENCE FEE:***

***\$265 Postmarked or faxed by April 24, 2002  
\$295 After April 24, 2002  
(Does not include golf fee)***

***FEE INCLUDES:***

***Wednesday  
Thursday***

***Kick Off Reception & Keynote Speaker  
Breakfast Buffet, Refreshment Breaks, Lunch,  
SBA Lenders Guide and CD Rom***

***For More Information:***

***Call UWSP Extension at  
715-346-3838 or 1-800-898-9472  
FAX: 715-346-4045***

***Join us for the All New Lenders' Conference Golf Outing on Wednesday, May 8, 2002 at Cold Water Canyon Golf Course. Box lunch served on the course provided by Wisconsin Business Development. Golf fee is \$55 per person. For golf information, call Jules Matsoff at 414-297-3934. Watch your mail for brochure!***

### **WISCONSIN CALENDAR OF EVENTS**

**Only SBA sponsored events are endorsed by the Agency. Other events are merely provided as a resource.**

740 Regent Street, Suite 100, Madison, Wisconsin 53715. 608/441-5263-- FAX 608/441-5541  
310 W. Wisconsin Avenue, Room 400, Milwaukee, Wisconsin 53203, 414/297-3941 FAX 414/297-1377





## ***17<sup>th</sup> Annual Small Business Awards Breakfast***

***Friday  
June 7, 2002***

***Registration:***

***7:00 am - 7:30 am***

***Awards Breakfast***

***7:30 am - 9:00 am***

***Italian Community Center  
631 East Chicago Street  
Milwaukee, Wisconsin***

### **DONORS**

**Reinhart, Boerner, Van Deuren, Norris & Rieselbach, s.c.  
The Business Journal  
Associated Bank  
U.S. Small Business Administration**

**For more information contact: Mary Trimmier at 414/297-1093 or e-mail at  
[mary.trimmer@sba.gov](mailto:mary.trimmer@sba.gov)**